

Fill in this information to identify the case:

Debtor 1 Roger L. Tosten

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE District of PA
(State)

Case number 1:20-bk-00081-HWV

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: State Farm Bank, F.S.B.

Court claim no. (if known): 6-2

Last 4 digits of any number you use to identify the debtor's account: 3297

Date of payment change:
Must be at least 21 days after date of this notice 01 / 01 / 2021

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 402.38*

New escrow payment: \$ 432.09

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Roger L. Tosten
First Name Middle Name Last Name

Case number (if known) 1:20-bk-00081-HWV

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Lauren M. Moyer

Date 12/03/2020

Signature

Print: Lauren M. Moyer
First Name Middle Name Last Name

Title Attorney for creditor

Company McCabe, Weisberg & Conway, LLC

Address 123 S. Broad Street, Suite 1400
Number Street
Philadelphia, PA 19109
City State ZIP Code

Contact phone (215) 790-1010 Email ecfmail@mwc-law.com

* The "current escrow" referenced on the attached exhibit corresponds to the last payment which was made contractually. The "current escrow" referenced on the instant Notice of Mortgage Payment Change corresponds to the escrow amount required at the time of the most recent payment change.

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Roger L. Tosten
Debtor(s)
State Farm Bank, F.S.B., or its Successor or
Assignee
Movant

vs.

Roger L. Tosten
Charles J DeHart, III (Trustee)
Respondent(s)

Chapter 13
Bankruptcy No. 1:20-bk-00081-HWV

CERTIFICATION OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I, Lauren M. Moyer, attorney for State Farm Bank, F.S.B. hereby certify that I served a true and correct copy of the foregoing Notice of Mortgage Payment Change, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: December 03, 2020

Roger L. Tosten
8023 Molly Pitcher Highway
Greencastle, Pennsylvania
17225

Gary J Imblum
Imblum Law Offices, P.C.
4615 Derry Street
Harrisburg, Pennsylvania
17111
Attorney for Debtor

Charles J DeHart, III (Trustee)
8125 Adams Drive, Suite A
Hummelstown, Pennsylvania
17036
Trustee

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, Pennsylvania
17101

/s/ Lauren M. Moyer
MARGARET GAIRO, ESQUIRE ID # 34419
ANN E. SWARTZ, ESQUIRE ID #201926
LAUREN M. MOYER, ESQUIRE ID # 320589
JAMES FRENCH, ESQUIRE ID # 319597
JOHN M. KOLESNIK, ESQUIRE ID # 308877
Attorney for State Farm Bank, F.S.B.
123 South Broad Street, Suite 1400
Philadelphia, PA 19109
Telephone: (215) 790-1010
Facsimile: (215) 790-1274
Email: ecfmail@mwc-law.com



PO Box 77404
Ewing, NJ 08628

MEMBER
FDIC



ROGER L TOSTEN
SHARON A TOSTEN
8023 MOLLY PITCHER HWY
GREENCASTLE PA 17225-9223

10/28/20
LOAN NO:
statefarm.com
Customer Service 1-866-227-4384

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Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

P R E S E N T L O A N P A Y M E N T

Your present payment, 03/01/19 consists of:	Principal & Interest (P & I)	\$191.74
	Escrow Deposit	\$393.70

Total Loan Payment **\$585.44**

A N T I C I P A T E D A N N U A L D I S B U R S E M E N T S

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	City Tax	\$815.70
	Taxes	\$3,004.65
	Hazard Ins	\$1,161.00

Annual Disbursements: **\$4,981.35** **One-Twelfth/Monthly Amount:** **\$415.12**

A C C O U N T H I S T O R Y

The following statement of activity in your escrow account from 02/20 through 12/20 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$585.44 and \$393.70 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements			Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual	Description		
FEB 2020	402.38	*				\$2,011.91	-\$3,575.93
MAR 2020	402.38	*				2,414.29	-3,575.93
APR 2020	402.38	*	808.99	815.70	* R.E. TAX	2,816.67	-3,575.93
MAY 2020	402.38	*				2,410.06	-4,391.63
JUN 2020	402.38	*				2,812.44	-4,391.63
JUL 2020	402.38	*				3,214.82	-4,391.63
AUG 2020	402.38	*				3,617.20	-4,391.63
SEP 2020	402.38	401.39 *	2,902.58	1,161.00	* HAZARD INS	4,019.58	-5,552.63
OCT 2020	402.38	8,756.88 E*	1,117.00	3,004.65 *	SCHOOL TAX	1,519.38	-8,155.89
NOV 2020	402.38	402.38 E		E	E* HAZARD INS	804.76	600.99
DEC 2020	402.38	402.38 E		E		1,207.14	1,003.37
						1,609.52	1,405.75

*** CONTINUED ON REVERSE SIDE ***

**** CONTINUATION ****

JAN 2021 402.38 * 2,011.90

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable. The letter "E" beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$4,828.57. Under Federal Law, your lowest monthly balance should not have exceeded \$804.76, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$804.76.

A C C O U N T P R O J E C T I O N S

The following estimate of activity in your escrow account from 01/21 through 12/21 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow		Account Balance	Account Balance
JAN 2021	415.12		Beginning Balance	\$1,405.75	\$1,660.39
FEB 2021	415.12			1,820.87	2,075.51
MAR 2021	415.12			2,235.99	2,490.63
APR 2021	415.12			2,651.11	2,905.75
MAY 2021	415.12			2,250.53	2,505.17
JUN 2021	415.12			2,665.65	2,920.29
JUL 2021	415.12			3,080.77	3,335.41
AUG 2021	415.12			3,495.89	3,750.53
SEP 2021	415.12	815.70	R.E. TAX	3,911.01	4,165.65
OCT 2021	415.12	3,004.65	SCHOOL TAX	1,321.48	1,576.12
NOV 2021	415.12	1,161.00	HAZARD INS	575.60	830.24
DEC 2021	415.12			990.72	1,245.36
				1,405.84	1,660.48

Your Projected Escrow Account Balance as of 12/31/20 is \$1,405.75. Your Required Beginning Escrow Balance according to this analysis should be \$1,660.39.

This means you have a Shortage of \$203.65. Per Federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit. If so, we may require payment within 30 days. We will collect the shortage over 12 months.

Once during this period, your Required Escrow Account Balance should be reduced to \$830.24 as shown in October. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

N E W L O A N P A Y M E N T

Your new payment consists of:	Principal & Interest (P & I)	\$191.74
	Escrow Deposit	\$415.12
	Escrow Shortage Amount	\$16.97
New Loan Payment	Beginning on January 1, 2021	\$623.83

Important Notes:

Automatic Draft Customers: If you're enrolled in Automatic Drafting, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

Adjustable Rate Mortgage Customers: If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your next Escrow Analysis.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 1-866-227-4384.